

SNAP at Food Hubs



FAQ: SNAP at Food Hubs

Oregon Food Hub Network
Updated May 2025

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What is SNAP?

- SNAP = [Supplemental Nutrition Assistance Program](#). The SNAP program distributes benefits to people to purchase food via Electronic Benefit Transfer (EBT) cards; also known as “food stamps”, which is an outdated term reflecting the original paper vouchers, but is still used colloquially/informally
- This federal program is administered by the Food and Nutrition Service (FNS) at the USDA, with funding and administration flowing through state agencies
- Cards in Oregon are called “Oregon Trail Cards”, but you may also see cards from out-of-state



- Individuals sign up for SNAP through Oregon DHS offices. A SNAP card can be swiped like a credit card with the correct point-of-sales terminal at authorized retailers. A card number is printed on the front and there is a PIN that the benefits holder should enter into the terminal after swiping. The back of the card details how to determine the remaining SNAP balance online or over the phone. Customers will typically receive their SNAP benefits once per month within the first 9 days of the month. Understanding the basics of SNAP cards will help you troubleshoot any issues with customers. [Read more about the program here.](#) You can encourage your customers to look into the SNAP program to see if they qualify.
- SNAP benefits can be used to purchase food products and food-producing plants or seeds, but not hot food. [Read more here.](#)

What is SNAP Match or DUFB?

[SNAP Match](#) programs typically double the value of SNAP benefits when used for fresh produce, up to a certain amount. For example, your local farmers market may have a SNAP Match program so that shoppers using their SNAP card can get \$20 worth of produce for just \$10 in SNAP benefits. A popular name for SNAP Match is Double Up Food Bucks (DUFB). DUFB and similar programs are often funded by statewide organizations, nonprofits, or retailers themselves. Thus, rules for redemption and usage range from program to program.

In Oregon, [Double Up Food Bucks Oregon](#) is administered by the Farmers Market Fund and [has been expanded to select retail stores](#) in partnership with Oregon Food Bank.

If you participate in a SNAP Match / DUFB program, the items that are eligible for a match are likely more restrictive than all SNAP-eligible items. For instance, a customer buying \$40 worth of a variety of SNAP-eligible groceries may have just \$20 of eligible DUFB items, like fresh produce. The customer would owe just \$10 in SNAP benefits for the fresh produce, and \$20 in benefits for the remaining produce, resulting in a SNAP total of \$30. (Accounting and admin for DUFB programs differ across different marketplace models, so your store may handle this transaction differently!)

What is a SNAP Retailer?

SNAP Retailer = business approved by USDA to accept SNAP/EBT payments

- Businesses must be approved by the USDA before they can accept SNAP payments. This process can take months (or more) to complete.
- Grocery stores, farms, farmers markets, food hubs, farm stands/stops (and more!) can become retailers.
- The USDA is more accustomed to working with bigger and more “traditional” or “conventional” retailers and less accustomed to food hub models and other newer models of retail food sales, but plenty of small and innovative food hub markets have been approved as SNAP retailers

Has the Oregon Food Hub Network discussed SNAP before?

Yes. The Food Hub Network has notes from the following SNAP discussions:

- [July 2023: SNAP Q's and Knowledge Share w/Shelley Bowerman & Kristy Athens](#)
- [February 2023 Food Hub Meeting](#)
- [SNAP Issues 2023](#)

The following food hubs in Oregon have implemented SNAP sales. Reaching out to current staff may be helpful in planning or troubleshooting your SNAP set-up:

- Central Oregon Locavore (Bend, OR)
- Clatskanie Farmer Collective (Clatskanie, OR)

- Good Groceries (Enterprise, OR)
- Gorge Farmer Collective (Columbia Gorge region, OR)
- Gorge Grown Food Network (Hood River, OR)
- Josephine County Farm Collective (Grants Pass, OR)
- Klamath Grown Online Market (Klamath Falls, OR)
- Lane County Bounty (Eugene, OR)
- North Coast Food Web (Astoria OR)
- Umpqua Valley Farm to School (Roseburg, OR)
- *Before market closure 2024* - Food Roots (Tillamook, OR)

Who can help my food hub consider SNAP and get approved to accept SNAP?

- USDA - Consult the SNAP Retailer Service Center at 1-877-823-4369
- [SNAP EBT Modernization Technical Assistance Center \(SEMTAC\)](#) - review resources and access support
- The [Oregon Farmers Market Association \(OFMA\)](#) has extensive information about applying as a farmers market, including a [Market Day SNAP tasks list](#), choosing your [Point-of-Sales system](#)
- Reach out to the [Food Hub Network listserv](#) with your questions and the group can connect you with resources including other food hubs that have gone through a similar process

How can my food hub get approved to accept SNAP?

Becoming an authorized SNAP Retailer is a big lift, but adds more accessible sales opportunities for your operation and food producers you work with. Authorization is handled by the federal government and involves legally binding agreements, since incorrectly handling SNAP benefits can result in criminal penalties. **The process can take a few months, or more.** It is a **FREE process** to get authorized, so carefully scrutinize any website or mailer asking you to pay during the authorization process.

Recently, the USDA has made progress toward retailers accepting SNAP online (similar to how you can pay with a credit card online), and has had more experience authorizing less traditional models of food retailers. FNS is most accustomed to categorizing businesses as “farmers market”, “retail store”, “delivery route”, or “direct marketing farm”.

1. If your business uses an online sales platform or point-of-sales service, contact the company to discuss accepting SNAP. Here are some good questions to ask:

- How does accepting SNAP work on this platform?
- Do you have recommendations for customers applying to become SNAP retailers?
- How does in-person vs. online EBT processing work on your site?
- Do you have a recommendation for which EBT payment processor to work with?
- Could you connect me with other customers with similar market programs that successfully accept SNAP?

2. Determine if your operation is eligible.

- Review [this USDA webpage](#) for eligibility requirements
- [This guide from the Farmers Market Legal Toolkit](#) is also helpful

3. Before you apply:

- Make sure to have your “ducks in a row”. You will need a business license, known location(s), and a defined sales model. The application differs for farmers markets vs. grocery stores (and everything in between).
- Understand how your sales model will impact your application:
 - If you operate a straightforward retail food store or farmers market, continue on to the application
 - If your business differs from more traditional categories, or you have questions about which category you fall under, call the SNAP Retailer Service Center at 1-877-823-4369
 - If you are applying to accept EBT payments via online ordering, where the customer types in their card info online while placing an order, you will need to already be operating your online retail store before you can apply. USDA says to call the SNAP Retailer Service Center at 1-877-823-4369 before you apply.
- Identify the primary **PERSON and LOCATION** that you would like to attach to the SNAP authorization
 - Authorization is specifically approved for a location and a “responsible official”. If these details change, you will need to go through potentially extensive re-authorization, so make sure that these details are not going to change soon. For example, you may need to rethink your application if you are moving your operation soon or the responsible official applying now will be leaving the organization.
 - The primary contact person should be prepared to send identity verification documents **including a color copy of their ID and Social Security Card**

From Shelley Bowerman with Lane County Bounty:

“It’s pretty challenging...As far back as 2020, I believe I applied a couple of times, early in the pandemic, and it took me a while to realize why those we were being denied. And it happened to be because of a discrepancy in the spelling of my name between my social security card and my driver’s license. So that was a hold up for about a year or so... Each attempt would be maybe three months between getting information back from the USDA, and then trying to figure out what we needed to do to resubmit or fix so that they actually would take it in.”

From Twila Pierson with North Coast Food Web:

“If there’s any sort of change internally, it makes it really complicated to update the USDA.”

4. Complete your application

- Complete “eAuthentication” with the USDA - This part alone could take up to a few weeks to process
- Complete the online application. If you have questions, make sure to stop and call the SNAP Retailer Service Center at 1-877-823-4369 since a “wrong” answer could delay approval
- FNS will respond to your application within 45 days with approval, denial, or clarifying questions
- You will receive a 7-digit FNS Number assigned to your business once you have been authorized

What category do food hubs fall under in the SNAP Retailer application?

It depends! There is no one answer for all food hubs, since sales models differ greatly across food hubs. The route you choose is important because it will impact the questions on your application. Contact the SNAP Retailer Service Center at 1-877-823-4369 or consult with [SNAP EBT Modernization Technical Assistance Center \(SEMTAC\)](#).

A full list of all seventeen SNAP Store Type categories [can be found here](#) on the USDA FNS website. Most food hubs will fall into one of the following five categories:

1. Retail - “Small Grocery Store” or “Specialty Food Store”

If your food hub purchases and resells all products in person from one brick-and-mortar location, this is the best option for your application. The specific category of retail store will depend on your primary food type and if you carry a range of staple food items.

2. Food Buying Cooperative

If your business exists as a cooperative, this may be the best option for your food hub retailer category.

3. Farmers' Market

If your food hub operates a farmers market, this is a no-brainer. If your hub operates a marketplace that resembles a farmers market and you would like to apply as a farmers market, make sure to talk with the SNAP Retailer Service Center at 1-877-823-4369 about how you may fit into this category.

4. Delivery Route

If you have customers picking up at multiple locations, or you are running home delivery routes or a mobile market, this may be the best option. With this application option, the FNS will want additional extensive information about the ownership of all products (it is easier if you purchase & resell the products).

5. Internet Retailer

If your food hub takes orders online and you would like for customers to be able to pay for their order with their SNAP card online (similar to the online payment process for credit/debit), then make sure to [review this information](#) about the online SNAP pilot program and talk with the SNAP Retailer Service Center at 1-877-823-4369.

How do I process SNAP/EBT at my food hub after we are approved?

You are now an approved SNAP Retailer! Now what?

1. Understand legal rules and requirements of accepting SNAP at your location

- Upon getting your authorization, you will receive mandatory training materials and signs to display at your market location. Train staff (and volunteers) in the rules and requirements of accepting SNAP as well as your own standard operating procedures (SOPs) for accepting SNAP as payments from customers.
- Make sure all of your documents with the FNS are easily accessible in digital and/or physical copies

2. Research and secure the processing technology and devices needed to accept EBT. [This is a handy guide](#) from the Farmers Market Legal Toolkit.

- If you are starting from scratch, reach out to the sales platform you are using to inquire about what they recommend or what other customers are using.
- Swiping EBT: If processing cards in person, you will want a card reader that can accept SNAP. Ideally, this is the same card reader you already use for credit/debit transactions. Contact your current point-of-sales system and online sales platform.
- Online EBT Processing: Whether you swipe in person or accept SNAP online, EBT transactions will need to be processed **so that you get paid for the SNAP transactions.** This occurs through approved third-party processors, similar to how credit/debit transactions are processed. EBT processors also charge fees that, similar to credit/debit card processing, will cut into the total dollar amount you receive for SNAP sales.
- There have been grant programs to help farmers markets and retail stores accept SNAP and DUFB by paying for the equipment and processing fees. Check with organizations like the Farmers Market Fund, Oregon Farmers Market Association, and the Oregon Food Bank about potential funding opportunities.

From Kristy Athens at Good Groceries:

“The key point with being able to accept SNAP is you have to have the physical card in your hand. You can't just get the number from somebody and they have to put the pin in, you cannot do that. So when I do it, I have my phone and I just hold it up and they put [their pin] in. I don't see it. And it has to be a machine. It can't be a regular card swiper because it has to first of all connect with the snap system but also has to give them a receipt on site.”

What can be charged to a SNAP card?

Review eligible [SNAP food items here](#). Food that is hot at the point of sale is not eligible.

SNAP benefits cannot be used for service charges, delivery fees, taxes, or other fees to cover processing costs. The only exception is that SNAP benefits can be used to cover bottle fees that are required by state law.

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Can my food hub accept SNAP/EBT for mobile markets or while doing deliveries?

There are two ways to accept SNAP/EBT payments for deliveries or in a mobile vehicle.

1. **Best Option - Get Directly Approved:** Choose the delivery option in your authorization application. Before completing your application, call the SNAP Retailer Service Center at 1-877-823-4369 to discuss how to apply for authorization to include your mobile/delivery operations.

From Kristy Athens at Good Groceries:

“I just looked at the options and there was ‘delivery route’. And that's what I do. So I just chose that. Needed to provide a bazillion things, registrations, driver's license, food license, Business Tax Return, personal tax return, place for all records for all the employees, copies of invoices from food suppliers, all this stuff. It took a really long time.”

- There will be an additional set of questions from the FNS about your delivery set-up
- The FNS will ask about the ownership of the food products. If your hub does not fully own all of the products being distributed, the process can be cumbersome. (Always check with the FNS, though!)
- Once approved, you will need to consider how you will swipe SNAP/EBT on the road. If your current credit/debit swiping set-up can be used on the road and is able to accept SNAP/EBT payments, that is the easiest solution. However, you'll need to think through internet access as well. Solutions can include hotspots and portable wifi devices, though service can still be

limited in remote areas. Plan on troubleshooting internet access, batteries dying on your card reader, etc.

2. Workaround with Paper Vouchers: Alternatively, there is a time-intensive and burdensome process with paper SNAP/EBT vouchers instead of swiping a card. You do need to be an authorized SNAP Retailer. The vouchers are designed to be used when your card reader / point-of-sales device is down so that you can record all of the information needed to process the transaction later.

- See page 8 of [this excellent farm-focused guide created by Zenger Farm](#) for a description of the voucher system
- [This resource from the Oregon Farmers Market Association \(OFMA\)](#) includes a thorough explanation of the vouchers and the last page is a printable sheet of SNAP vouchers
- This process is really **not ideal** for food hubs, delivery staff, or customers
- To process each voucher sale:
 - Your staff, delivery driver, and customers will need to be informed and trained
 - Your staff will need to pre-fill each voucher before delivery with the amount owed in SNAP benefits
 - You will need to navigate split transactions, like if the payment needs to be split into cash/card and SNAP. Minimizing this would be ideal, but sometimes a customer will not have the full amount left on their SNAP card.
 - Your delivery driver will need to meet the customer at the time of delivery (this is very inconvenient if you are doing a lot of home deliveries) and have them write down their SNAP card number and sign the voucher every time. The voucher now has sensitive information that needs to be handled carefully.
 - Your staff will need to call a state-operated number to process each voucher transaction. Thorough instructions for processing the transactions can be found [here](#).
 - Finally, you should have a process for what happens if the transaction does not go through using the voucher (e.g. if your SNAP customer does not have enough funds to cover the transaction when you try to process it). You can accept the loss, or try to connect with the customer again. The Zenger Farm guide linked above recommends calling in the voucher before doing the delivery to verify that the SNAP customer has sufficient funds on their account.
 - You cannot pre-charge the customer for the transaction before it gets to them

- From a customer point of view, this process adds a lot of steps and stress to a simple transaction
- SNAP vouchers have been used to distribute CSAs to customers paying with SNAP benefits (see the next question). For a pick-up location CSA, this can be a good creative solution.

Can we accept SNAP/EBT for CSA boxes?

- Yes. Food hubs have facilitated SNAP sales for farmers who are not SNAP authorized by processing the SNAP sales through the hub. See [this excellent farm-focused guide created by Zenger Farm](#) for accepting SNAP for a CSA box. It intersects with the discussion above about accepting SNAP for deliveries or at mobile markets. The [PNW CSA Coalition](#) is a good contact to talk through these steps since they have worked with farmers and food hubs to accept SNAP for CSAs.
- Double Up Food Bucks (DUFb) programs are also available for CSAs, which is also [administered by the PNW CSA Coalition](#).

What tech are other food hubs using for ordering / processing SNAP?

Hub	SNAP Retailer Category	Online Sales Platform	EBT Payment Processor	Point-of-Sales Device
Central Oregon Locavore	Retail Store	N/A	Better Together / Elavon	Catapult
Clatskanie Farmer Collective	Retail Store	N/A	TotilPay Go	Retail Edge (previously Square)
Food Roots <i>*marketplace closed</i>		Local Food Marketplace		
Good Groceries	Delivery Route	Graze Cart	TotilPay Go	
Gorge Farmer		Local Food		

Collective		Marketplace		
Josephine County Farm Collective	Food Buying Cooperative	Local Food Marketplace	Online: Forage In-Person: TotilPay Go	
Klamath Grown Online Market <i>*SNAP currently on hold</i>	Delivery Route	Local Line		
Lane County Bountly		Local Food Marketplace (previously Shopify)	Forage	
North Coast Food Web		Local Food Marketplace	TotilPay Go	
Umpqua Valley Farm to School		Local Line		

How can customers pay with SNAP online?

- The USDA has an [online sales pilot](#) which allows for SNAP payments that are processed online, similar to how debit/credit cards can be entered and charged for an online order. The USDA pilot has additional specific rules about your sales platform and website.
- The SNAP EBT Modernization Technical Assistance Center (SEMTAC) has resources for SNAP Online, [including an eligibility quiz](#).
- From USDA FNS: “All retailers, including internet retailers, must abide by the [FNS retailer stocking requirements](#) in order to be authorized. In addition, SNAP-eligible retailers who want to add online shopping to their e-commerce platform must [meet online purchasing requirements](#) and submit a letter of intent to the SNAP Online Purchasing mailbox: sm.fn.snaponline@usda.gov. If you have already reviewed these webpages, and have additional questions, please [see our technical assistance questions and answers](#).”

From Shelley Bowerman at Lane County Bountly:

“The online purchasing pilot people have asked me several times whether I own everything on Lane County Bountly. Being really clear on who owns product is important. Make sure you have all that information from those owners in advance.”

What if we are a SNAP Retailer and move our primary location?

SNAP authorization is tied to your address, unless you are specifically authorized for mobile / delivery operations. If your sales location changes, you will need to reapply for authorization from USDA FNS.

Food hubs that have moved have had to go through the full application process again to get authorized at their new address. Unfortunately, food hubs have found that there is no “easy” way to change the address for your SNAP authorization, and there is no “fast track” or leniency for your application just because you were previously authorized with SNAP.

What if we are a SNAP Retailer and our primary contact person for SNAP leaves?

SNAP authorization is tied to the “responsible official” listed on your application. If this changes, contact your USDA Food and Nutrition Service Retailer Operations and Compliance representative about getting the name changed on your authorization. If your organization name and location remain the same, and only the person listed on the permit leaves, you do NOT need to re-apply for a permit to accept SNAP.

From Lindsay Ward at Food Roots, on the process of changing their “responsible official”:

“When I spoke with our rep, I was told we could continue to accept SNAP in the meantime. Our rep emailed me an agreement certification/signature page for our new USDA SNAP Permit owner to sign and send back as a PDF. Our new permit owner also had to email in PDF format: a copy of the front and back of her driver's license, and a statement from her that relays that the previous permit owner no longer serves in capacity of the signing authority, their ownership should be

removed from [your organization name] Permit, and you, as [organization, job title], should be added as the new owner and signing authority.

Our rep then also requested a copy of the new permit owner's social security card be mailed to them (they then had no record of receiving the first one our new permit owner sent, so definitely track and certify mail, etc. it).

This is really important to note: your rep will tell you accurate information that reps at the retailer service number that is provided in the SNAP retailer handbook will not necessarily know or have correct knowledge of. For example, when Food Roots wanted to change the name on our SNAP permit, I was new and neither I, nor anyone else at Food Roots knew who our SNAP rep was. So I called the retailer service number. Three different reps, spread among three phone calls, told me incorrectly that we would have to re-apply for our SNAP permit even though our name and location were not changing. The application stated I would have to get driver's license copies, etc. of our entire board, no exceptions, as part of the re-application process. Once I was in the application itself, it turned out I also needed social security numbers for every member of the board as well. Twila [Market Manager at North Coast Food Web] --huge thanks to her!--was actually the one who knew the name of Food Roots' rep, and I was able to contact our rep and learn that I actually didn't have to reapply before I submitted it."